

What is Claimed:

1 1. A method for a service provider to facilitate one or more
2 financial transactions between one or more suppliers of capital, each supplier having a
3 set of supply criteria, and one or more demanders of capital, each demander having a
4 request for financing, the method comprising the steps of:

5 (a) receiving from a first supplier a referral regarding a first
6 demander rejected by the first supplier;

7 (b) entering data about the first demander into a database in
8 association with a confidential demander code, the data comprising general and
9 financial information about the first demander and the first demander's request for
10 financing;

11 (c) facilitating a search of the database by or on behalf of a second
12 supplier to identify one or more prospective demanders that satisfies the second
13 supplier's set of supply criteria;

14 (d) arranging a meeting between the second supplier and the first
15 demander;

16 (e) upon the first demander and the second supplier consummating a
17 financial transaction, receiving compensation from the first demander, the second
18 supplier, or both, for facilitating the transaction between the first demander and the
19 second supplier; and

20 (f) sharing with the first supplier a portion of the compensation.

1 2. The method of claim 1 wherein step (c) comprises (i) initially
2 identifying the one or more prospective demanders only by the confidential demander
3 code and general background information, then (ii) receiving a request from the
4 supplier for additional information on selected prospective demanders, and (iii)
5 providing such additional information on the demanders identified in step (c)(ii).

1 3. The method of claim 2 wherein the general background
2 information comprises information regarding the geographical region, amount of funds
3 requested, business/financing stage, and industry/product/service type of the demander
4 and the additional information comprises business plan information, executive summary
5 information, or both, wherein the additional information is cleansed of data from which
6 the demander's identity can be determined.

1 4. The method of claim 1 further comprising:

2 (g) collecting data from a third supplier and entering that data into a
3 database in association with a confidential supplier code, the data comprising
4 information about the third supplier, the third supplier's set of supply criteria, and
5 optionally, an identification of an initial referring party who first referred the third
6 supplier to the service provider;

7 (h) facilitating a search of the database by or on behalf of a second
8 demander to identify by confidential supplier code one or more prospective suppliers
9 qualified to satisfy the second demander's request for financing and for whom the
10 second demander satisfies the supplier's set of supply criteria;

11 (i) upon the second demander and the third supplier consummating a
12 financial transaction, receiving compensation from the second demander, the third
13 supplier, or both, for facilitating the transaction between the second demander and the
14 third supplier; and

15 (j) optionally, sharing with the initial referring party a portion of the
16 compensation for facilitating the transaction between the second demander and the third
17 supplier.

1 5. The method of claim 1 further comprising collecting data from a
2 third demander and entering that data into the database, the third demander comprising
3 a demander not referred by a supplier.

1 6. The method of claim 1 wherein the financial transaction
2 comprises a transaction selected from a group consisting of: venture capital funding;
3 investment and merchant bank funding; consumer and commercial bank loans; small
4 business loans and investments; government and government agency loans and
5 investments; charitable donations and grants; private equity placements; and fund
6 financing.

1 7. The method of claim 1 wherein the first demander comprises an
2 entity selected from a group consisting of: individuals and sole proprietorships,
3 corporations, partnerships, governments, government agencies, charities, institutions
4 and endowments, unions, associations, and funds.

1 8. The method of claim 1 further comprising receiving a fee from
2 the second supplier for performing step (c).

1 9. The method of claim 2 further comprising receiving a fee from
2 the second supplier for performing step (c)(i) and an additional fee for performing step
3 (c)(iii).

1 10. A method for a service provider to facilitate one or more
2 financial transactions among one or more suppliers of capital, each supplier having a set
3 of supply criteria, one or more demanders of capital, each demander having a request
4 for financing, or a combination thereof, the method comprising the steps of:

5 (a) collecting data from a plurality of members comprising at least
6 two suppliers, at least two demanders, or a combination thereof, and entering the data
7 for each member into a database in association with one or more confidential codes
8 and, optionally, an identification of an initial referring party who first referred each to
9 the service provider;

10 (b) facilitating a search of the database by or on behalf of a searcher
11 who is one of the members, to identify by confidential code at least one other member
12 meeting criteria entered by the searcher;

13 (c) arranging a meeting between the searcher and at least one of the
14 other members identified in step (b);

15 (d) upon the searcher and at least one other member consummating a
16 financial transaction, receiving compensation from at least one of the searcher or the
17 other member for facilitating the transaction; and

18 (e) optionally, sharing with the initial referring party a portion of the
19 compensation.

1 11. The method of claim 10 wherein the searcher comprises a
2 supplier and the other member comprises at least one demander.

1 12. The method of claim 10 wherein the searcher comprises a
2 supplier and the other member comprises at least one supplier.

1 13. The method of claim 10 wherein the searcher comprises a
2 demander and the other member comprises at least one supplier.

1 14. The method of claim 10 wherein the searcher comprises a
2 demander and the other member comprises at least one demander.

1 15. The method of claim 10 wherein the method has more than one
2 application in a capital supply process such that the searcher is a first supplier for one
3 type of financial transaction and is a demander for another type of financial transaction
4 that involves a second supplier.

1 16. The method of claim 10 wherein step (c) comprises (i) initially
2 identifying the at least one other member only by the confidential code and general
3 background information, then (ii) receiving a request from the searcher for additional
4 information on at least one selected member, and (iii) providing such additional
5 information on the selected member identified in step (c)(ii).

1 17. The method of claim 16 wherein the general background
2 information comprises information regarding the geographical region, amount of funds
3 requested, business/financing stage, and industry/product/service type of the other
4 member.

5 18. The method of claim 16 wherein the additional information is
6 cleansed of data from which the identity of the other member can be determined.

1 19. The method of claim 10 further comprising the service provider
2 periodically providing to a first member a list of one or more other members, identified
3 by confidential code, meeting criteria of interest to the first member.

4 20. A method for a supplier of capital to handle a rejection of a
5 financial request by a first demander, the method comprising the steps of:

6 (a) being a first supplier to refer the first demander to a service
7 provider comprising an entity who collects data from the first demander and enters it
8 into a database and makes that data available to one or more other suppliers in a pool;
9 and

10 (b) receiving compensation from the service provider if the first
11 demander enters into a financial transaction with one of the other suppliers in the pool
12 who accepts the first demander's financial request.

1 21. A computer program product usable by a service provider and
2 comprising at least one program storage device readable by a machine, tangibly
3 embodying a program of instructions executable by the machine to perform a set of
4 method steps for facilitating one or more financial transactions between one or more
5 suppliers of capital, each supplier having a set of supply criteria, and one or more
6 demanders of capital, each demander having a request for financing, or among at least
7 two suppliers or at least two demanders, the method steps comprising:

8 (a) recording data from a plurality of members comprising at least
9 two suppliers, at least two demanders, or a combination thereof, in a database in
10 association with one or more confidential codes;

11 (b) conducting a search of the database to identify by confidential
12 code one or more other members meeting criteria entered by a searcher;

13 (c) providing (i) an output of search results of at least a first level of
14 information including the confidential code and general background information for the
15 one or more other members, and optionally, (ii) in response to a follow-up selection of
16 at least one of the other members identified in the search results, a second level of
17 information comprising more information than the general background information; and
18 further optionally, (iii) receiving and recording an identification of at least one of the
19 other members to meet with the searcher;

20 (d) recording in the database each financial transaction between or
21 among members.

1 22. The computer program product of claim 21 wherein step (a)
2 comprises recording with respect to at least one member, an identification of an initial
3 referring party who first referred each to the service provider and step (d) comprises
4 recording an amount of compensation received for services rendered in conjunction
5 with at least one financial transaction including the at least one member; and the
6 method steps further comprise:

7 e) providing an output identifying a portion of the amount of
8 compensation to be sent to the initial referring party.

1 23. The computer program product of claim 21 in which the program
2 of instructions further comprises in step (a) recording screening data for each demander
3 identifying each supplier who has previously rejected that demander; and in step (c),
4 when the searcher is a supplier, omitting from the search results information
5 corresponding to demanders previously rejected by the searcher.

1 24. The computer program product of claim 21 in which the program
2 of instructions further comprises in step (a) recording screening data for each supplier
3 identifying each demander previously rejected by that supplier; and in step (c), when
4 the searcher is a demander, omitting from the search results information corresponding
5 to suppliers who have previously rejected the searcher.

1 25. The computer program product of claim 21 in which the product
2 operates passively, wherein steps (b) and (c) are initiated by a user input, and actively,
3 wherein steps (b) and (c)(i) are initiated automatically in response to a set of standing
4 instructions.

1 26. A method for facilitating a financial transaction between a capital
2 supplier and a capital demander, the method comprising:

3 establishing a capital supplier database containing at least one capital
4 supplier identified by a first code and a plurality of standardized business information
5 for each supplier, including supply criteria required by the capital supplier for
6 supplying capital;

7 establishing a capital demander database containing at least one capital
8 demander identified by a second code and a plurality of standardized business
9 information for each demander, including demand parameters related to the intended
10 use of the capital;

11 cross-referencing the capital supplier and capital demander databases to
12 identify at least one capital supplier and one capital demander wherein the one capital
13 supplier's supply criteria substantially matches the one capital demander's demand
14 parameters; and

15 initiating a controlled discourse between at least the one capital supplier
16 and the one capital demander for the purpose of reaching agreement for the capital
17 supplier to supply capital to the capital demander.